

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)
2015-3023

Powers Kirn, LLC
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In Re:

Aura Castro



Order Filed on March 6, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 16-31012-KCF

Hearing Date: 02/28/2018

Judge: Honorable Kathryn C. Ferguson

Chapter: 13

ORDER CURING ARREARS AND PROVIDING
FOR FURTHER DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: March 6, 2018


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

Debtor: Aura Castro

Case No.: 16-31012-KCF

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Upon the motion of Powers Kim, LLC, Attorney for Cenlar FSB servicing agent for iServe Residential Lending, LLC, debtor(s)' mortgagee, under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain real property as hereinafter set forth, and for cause shown, it is

ORDERED as follows:

1. Debtor(s) shall commence curing post petition arrears through February 1, 2018, in the sum of \$17,881.47 which is itemized as follows:

Qty	Item	Amount	(From - To)		Extended Amount
6	Payments @	\$2,526.74	(08/01/2017 - 01/01/2018)	=	\$15,160.44
1	Payments @	\$2,721.03	(02/01/2018 - 02/01/2018)	=	\$2,721.03
	Less suspense	\$1,478.27		=	<u>\$-1,478.27</u>
	Arrears to Cure:			=	\$16,403.20

2. Debtor(s) shall make an immediate payment of \$10,000.00 towards the arrears set forth above.

3. Post petition arrears of \$6,403.20 shall be cured through the debtor(s)' plan and are hereby added to the claim filed by the mortgagee.

4. The debtor(s) shall file a Modified Chapter 13 Plan within fourteen (14) days of the entry of this order providing for the payment of the amount set forth in paragraph three (3) along with payment in full of the pre-petition arrears due claimed by iServe Residential Lending, LLC, in the amount of \$46,781.68 as set forth in Claim #6.

5. Debtor(s) shall resume regular monthly mortgage payments starting on March 1, 2018, in accordance with the terms of the Note, Mortgage, and any Modification Agreement(s), if applicable.

6. The mortgagee is awarded a counsel fee and costs of \$531.00 on this application, which sum shall be collected and disbursed by the standing trustee in addition to the mortgagee's claim.

Debtor: Aura Castro

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7. Should debtor(s) default in any payment for a period exceeding thirty (30) days, upon certification of mortgagee's attorney, with notice to the trustee, debtor and debtor's attorney, if any, but without further hearing, the stay shall be vacated by further order of this Court.

8. The movant shall serve this order on the debtor, any trustee and other party who entered an appearance on the motion.